

BancorpSouth Bank Expands Saint Louis, Mo. Market Presence with Two New Banking Locations

Previous Merger with Signature Bank Moved BancorpSouth into Springfield and St. Louis, Missouri Markets

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TUPELO, Miss.

BancorpSouth, Inc. announced today that its subsidiary BancorpSouth Bank has opened a full service banking location in the Saint Louis suburb O'Fallon and will open an additional location August 8 in Clayton, Mo., also a Saint Louis metropolitan area community. This is the result of the company's two subsidiary banks, BancorpSouth Bank and The Signature Bank, merging under the BancorpSouth Bank name and charter July 1, 2007.

Previously, the respective parent holding companies, BancorpSouth, Inc. and City Bancorp, merged on March 1, 2007.

At the time of the merger Signature Bank was operating a loan production office in Clayton, plus had a new office under construction in O'Fallon. BancorpSouth has completed the O'Fallon office, located at 100 Christina Marie Drive, O'Fallon, Missouri and opened for business today. The Clayton office will open August 8 at 100 South Brentwood Boulevard, Clayton, Missouri . Both locations will offer full service banking, including retail, commercial and private banking services.

BancorpSouth Chairman and CEO Aubrey B. Patterson said, "We are excited about expanding our BancorpSouth franchise in the Saint Louis market. We believe our unique BancorpSouth brand of local decision-making, supported by a broad and sophisticated product line, technology and resources will be a combination that our Saint Louis customers will find quite satisfactory."

BancorpSouth Missouri Region President David Kunze said, "Our customers benefit from the resources, expertise and community bank approach that BancorpSouth offers. We know that our two new locations will provide O'Fallon and Clayton with state-of-the-industry financial services."

BancorpSouth Saint Louis President James Kratzer said, "We are pleased to open the O'Fallon office today offering full service banking to that growing community, and next week to do the same in Clayton. We are prepared to put the resources of BancorpSouth to work helping our customers and our communities grow and prosper."

The St. Louis Metropolitan Statistical Area is the largest in Missouri and is comprised of 17 counties in Missouri and Illinois, with a population of approximately 2.8 million. In Springfield, Missouri, BancorpSouth now operates six banking locations as the result of the merger of The Signature Bank with BancorpSouth Bank.

BancorpSouth, Inc., is a \$13.2 billion-asset bank holding company. The company operates approximately 290 banking and mortgage locations in Alabama, Arkansas, Florida, Louisiana, Mississippi, Missouri, Tennessee and Texas. The company provides traditional banking services, credit cards, mortgages, trust and fiduciary services through its principal subsidiary BancorpSouth Bank. BancorpSouth's common stock is traded on the New York Stock Exchange under the trading symbol BXS.

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